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to keep the cost of
insurance affordable.*

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If you have questions on identifying
qualified fire cleanup and restoration
specialists in your area, please
contact our office for assistance.

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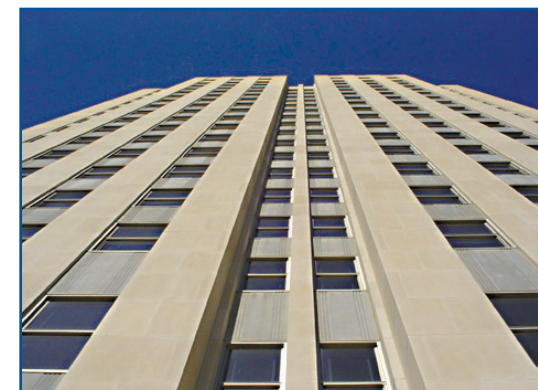
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North Dakota State Fire & Tornado Fund

*Providing affordable property
insurance coverage for the state
and its political subdivisions
since 1919.*



Policyholder Fire Damage Mitigation Guide

**NORTH
DAKOTA**

Special Funds
Division

**Insurance
Department**

Jim Poolman, Commissioner

425 North Fifth Street
Bismarck, ND 58501-4033
701.328.9600
701.328.9610 — fax

Policyholder guide to understanding the essential steps in mitigating fire damage

The elimination and control of smoke, soot and odor is one of the most critical steps after a serious fire requiring prompt action! The following prompt actions will help reduce replacement cost:

- ◆ Limit movement in the affected area to prevent further damage.
- ◆ Avoid walking or tracking on carpet if possible. If necessary, place clean old towels and linen on carpeted traffic areas to prevent more soiling.
- ◆ Close doors in affected areas to localize smoke odors as much as possible.
- ◆ Change the furnace filter frequently if the blower is operating. Tape double pieces of cheesecloth over air registers with masking tape.
- ◆ Avoid using upholstered furniture. If necessary, place old clean towels or linen over upholstery before using.

- ◆ Do not turn on any light switches, TV's, stereo or electronic appliances until they have been checked and cleaned.
- ◆ If possible, open window for ventilation.
- ◆ If electricity is off, empty refrigerator and freezer and prop doors open.
- ◆ If the heat is off during freezing season, pour anti-freeze in sinks, toilet bowls and tubs.

Do not attempt to wash any walls or shampoo carpets and upholstered furniture yourself, and do not send garments or drapery to an ordinary dry cleaner. Improper cleaning may set smoke order and permanently discolor fabric.

Contact your qualified fire cleanup and restoration specialist. Be pro-active and select your specialist in advance. They should be available 7 days a week, 24 hours a day. Identify them here.

Name of fire cleanup and restoration specialist

Phone number

Notify our office immediately. If you experience a major loss and it occurs after hours or on a weekend, call 701-328-9606 and leave a message with your name and phone number. We will get back to you the next business day.

Complete and mail a Notice of Loss to the Fund or fax to 701-328-9610. (The form is located in the policy renewal packet or go online to www.state.nd.us/ndins/).